

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1-3. (Canceled)

1 4. (Currently amended) A method for facilitating communication among
2 participants in an insurance-underwriting process, the method comprising:
3 under the control of a web-based system configured with executable instructions,
4 providing access to the [[a]] web-based system~~for storing and organizing data~~
5 ~~related to the insurance-underwriting process~~, wherein the web-based system is implemented
6 using a multi-level modular architecture-comprising a web-based portal, the web-based portal
7 providing access to a plurality of web-based applications, each web-based application employing
8 a desktop visual metaphor and providing access, via said desktop visual metaphor, to a plurality
9 of business modules, each business module providing access to a plurality of business logic
10 tools, each business logic tool providing access to a plurality of views for displaying data, the
11 plurality of views including a summary view providing an agent information summarizing cases
12 the agent is handling, a list view providing the agent a list of cases the agent is handling, and a
13 details view providing the agent case-specific information for cases the agent is handling;
14 configuring the web-based system such that each business module of each web-
15 based application provides access to a common set of generic business logic tools;
16 configuring the web-based system such that each business logic tool of each
17 business module provides access to a common set of generic views;
18 sharing, via the web-based system, the data among the participants;
19 wherein the participants comprise at least one user, and wherein the web-based
20 system is adapted to restrict data accessible to the at least one user based on a plurality of
21 attributes of the at least one user.

1 5. (Previously presented) The method of claim 4, wherein the participants
2 are selected from a group consisting of: insurance carriers, insurance agencies, insurance agents,
3 and service providers.

1 6. (Previously presented) The method of claim 4, wherein the at least one
2 user is selected from a group consisting of agents and case managers.

7. (Canceled)

1 8. (Previously presented) The method of claim 4, wherein the plurality of
2 business modules are adapted to allow the plurality of web-based applications to be scalable.

1 9. (Previously presented) The method of claim 4, wherein the plurality of
2 business modules are purchased incrementally.

1 10. (Previously presented) The method of claim 4, wherein the plurality of
2 business modules for each web-based application includes:
3 a user profile module for managing profiles of users of the web-based application;
4 a general administration module for handling administrative tasks pertaining to
5 the web-based application; and
6 a business module for accomplishing tasks related to insurance underwriting or
7 management.

1 11. (Currently amended) The method of claim 4, wherein the plurality of
2 business logic tools comprises at least one generic tool and at least one entity-specific tool, said
3 at least one entity-specific tool being accessible by a subset of the participants to whom said at
4 least one generic tool is accessible.

12-13. (Canceled)

1 14. (Previously presented) The method of claim 4, wherein the multi-layer,
2 modular architecture is adapted to allow development of new web-based applications, business
3 modules, business logic tools, or views.

1 15. (Previously presented) The method of claim 4, wherein the plurality of
2 attributes of the at least one user comprises:
3 the at least one user's role in the insurance underwriting process;
4 the at least one user's identity; and
5 a context in which the at least one user seeks access to the data.

1 16. (Previously presented) The method of claim 4, wherein sharing the data
2 further comprises encrypting the data using a secure encryption technology.

1 17. (Previously presented) The method of claim 4, wherein the web-based
2 portal is hosted by a third party.

1 18. (Previously presented) The method of claim 4, wherein the web-based
2 system is deployed on a framework for the plurality of web-based applications.

19. (Canceled)

1 20. (Currently amended) A system for facilitating communication among
2 participants in an insurance-underwriting process, the system comprising:
3 a web-based system comprising a data store in communication with at least one
4 processor such that the web-based system is operable to store and organize for storing and
5 organizing data related to the insurance-underwriting process,

6 wherein the web-based system is implemented using a multi-level modular
7 architecture comprising a web-based portal, the web-based portal providing access to a plurality
8 of web-based applications, each web-based application employing a desktop visual metaphor and
9 providing access, via said desktop visual metaphor, to a plurality of business modules, each
10 business module providing access to a plurality of business logic tools, each business logic tool

11 providing access to a plurality of views for displaying data, the plurality of views including a
12 summary view providing an agent information summarizing cases the agent is handling, a list
13 view providing the agent a list of cases the agent is handling, and a details view providing the
14 agent case-specific information for cases the agent is handling,

15 wherein the web-based system is configured such that each business module of
16 each web-based application provides access to a common set of generic business logic tools and
17 each business logic tool of each business module provides access to a common set of generic
18 views,

19 wherein the participants comprise at least one user, and wherein the web-based
20 system is adapted to restrict data accessible to the at least one user based on a plurality of
21 attributes of the at least one user.

1 21. (Previously presented) The system of claim 20, wherein the participants
2 are selected from a group consisting of: insurance carriers, insurance agencies, insurance agents,
3 and service providers.

1 22. (Previously presented) The system of claim 20, wherein the at least one
2 user is selected from a group consisting of agents and case managers.

23. (Canceled)

1 24. (Previously presented) The system of claim 20, wherein the plurality of
2 business modules are adapted to allow the plurality of web-based applications to be scalable.

1 25. (Previously presented) The system of claim 20, wherein the plurality of
2 business modules are purchased incrementally.

1 26. (Previously presented) The system of claim 20, wherein the plurality of
2 business modules for each web-based application includes:

3 a user profile module for managing profiles of users of the web-based application;

4 a general administration module for handling administrative tasks pertaining to
5 the web-based application; and
6 a business module for accomplishing tasks related to insurance underwriting or
7 management.

1 27. (Currently amended) The system of claim 20, wherein the plurality of
2 business logic tools comprises at least one generic tool and at least one entity-specific tool, said
3 at least one entity-specific tool being accessible by a subset of the participants to whom said at
4 least one generic tool is accessible.

28-29. (Canceled)

1 30. (Previously presented) The system of claim 20, wherein the multi-layer
2 modular architecture is adapted to allow development of new web-based applications, business
3 modules, business logic tools, or views.

1 31. (Previously presented) The system of claim 20, wherein the plurality of
2 attributes of the at least one user comprises:
3 the at least one user's role in the insurance-underwriting process;
4 the at least one user's identity; and
5 a context in which the at least one user seeks access to the data.

1 32. (Previously presented) The system of claim 20, wherein the data is
2 encrypted using a secure encryption technology.

1 33. (Previously presented) The system of claim 20, wherein the web-based
2 portal is hosted by a third party.

1 34. (Previously presented) The system of claim 20, wherein the web-based
2 system is deployed on a framework for the plurality of web-based applications.

35. (Canceled)

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